

Medication Resource Guide

Understand your prescription costs and the tools that make filling them easier and cheaper.

Why this matters: Your prescription drug benefit is carved out of your medical plan and managed by **SmithRx** — a transparent pricing model with no hidden markups, so you always know what you're paying and why.

Your Prescription Costs

- **HDHP \$1,600 plan:** \$5 / \$35 / \$70 copay for a 30-day retail supply (generic / preferred / non-preferred), plus SmithRx discounts
- **HDHP \$6,350 plan:** copay applies after your deductible is met, plus SmithRx discounts
- Preventive medications are covered at **\$0** on both plans

Tools You Can Use Today

- **Member Portal:** log in at mysmithrx.com/portal to view claims, order refills, and compare costs
- **Find My Meds Tool:** search your drug + location to see in-network pharmacies and the lowest-cost option near you
- **Formulary & Tiers:** your plan groups drugs into tiers (generic, preferred, etc.) — check the formulary to understand what a medication will cost before you fill it
- **Connect 360 Programs:** ask about copay card assistance and manufacturer discount programs that can lower your cost further
- **Pharmacy Network:** over 83,000 in-network retail pharmacies nationwide
- **Mail-Order / Home Delivery:** available for maintenance medications (90-day supply)

SMART TIP

Register at mysmithrx.com/portal early — before you need a prescription — so the “Find My Meds” comparison tool is ready to use the moment you do.

Paying for Medications

- Use your **HRA Lifetime Visa Card** to pay for eligible medical, dental, vision, and approved over-the-counter costs — including prescriptions — before spending your own money
- All HRA claims must be substantiated using your EOB or Aetna monthly statement (no receipts needed)
- HRA funds do not carry over — use the prior year's balance by March 31

If You Need Extra Support

- Managing a chronic condition? Livongo by Teladoc ships free connected devices and pairs you with a coach for medication and lifestyle guidance
- Diagnosed with cancer? CancerCARE (877-640-9610) can help coordinate treatment and reduce costs

Resource	Contact	What it helps with
SmithRx Member Portal	mysmithrx.com/portal	Claims, refills, cost comparisons

Resource	Contact	What it helps with
SmithRx General Info	smithrx.com	Formulary, pharmacy network
HRA (Lifetime Benefit Solutions)	lifetimebenefitsolutions.com	HRA card & balances
HealthJoy App	healthjoy.com	All benefits, in one place